

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

798919

PHELAN HALLINAN DIAMOND & JONES, PC

400 Fellowship Road, Suite 100

Mt. Laurel, NJ 08054

856-813-5500

Attorneys for STRUCTURED ASSET MORTGAGE
INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES BANK NATIONAL
ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE
CORPORATION AS SERVICER WITH DELEGATE
AUTHORITY UNDER THE TRANSACTION DOCUMENTS

In Re:

AUDREY NORMAN, Individually and as Executrix of the Estate
of MARVIN E. NORMAN, Deceased



Order Filed on August 29, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 17-28144 - ABA

Hearing Date: May 15, 2018

Judge: Andrew B. Altenburg, Jr

Recommended Local Form:



Followed




Modified

**AMENDED ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH
CONDITIONS**

The relief set forth on the following pages, numbered two (2) and three (3) is hereby **ORDERED**.

DATED: August 29, 2018


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES BANK NATIONAL ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE CORPORATION AS SERVICER WITH DELEGATE AUTHORITY UNDER THE TRANSACTION DOCUMENTS

Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC

Debtor's Counsel: GEORGETTE MILLER, Esquire

Property Involved ("Collateral"): 207 ELM AVENUE, WOODLYNNE, NJ 08107-2115

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 4 months, from 2/01/2018 to 05/01/2018.

☒ The Debtor is overdue for 4 payments at \$1,129.02 per month.

☐ The Debtor is assessed for _____ late charges at \$_____ per month.

☒ Applicant acknowledges suspense funds in the amount of \$885.05.

Total Arrearages Due \$3,631.03.

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$_____. Payment shall be made no later than _____.

☒ Beginning on 06/01/2018, regular monthly mortgage payments shall continue to be made.

☒ Beginning on 06/01/2018, additional monthly cure payments shall be made in the amount of \$605.18 for 5 months.

☒ On 11/01/2018, additional monthly cure payments shall be made in the amount of \$605.13.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

☒ Regular Monthly payment:

PHH Mortgage Corporation
1 Mortgage Way
MAIL STOP SBRP
Mt.Laurel, NJ 08054

☒ Monthly cure payment:

PHH Mortgage Corporation
1 Mortgage Way
MAIL STOP SBRP
Mt.Laurel, NJ 08054

4. In the event of Default:

☒ Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$_____, and costs of \$_____.

The fees and costs are payable:

☐ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Audrey E Norman
 Debtor

Case No. 17-28144-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db +Audrey E Norman, 309 W Maiden Lane, Somerdale, NJ 08083-1721

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

Georgette Miller on behalf of Debtor Audrey E Norman info@georgettemillerlaw.com, jjustin@georgettemillerlaw.com; georgettemillerlaw@gmail.com; gmecfmail@gmail.com; csmith@georgettemillerlaw.com; smithcr50524@notify.bestcase.com; cholmes@georgettemillerlaw.com
 Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com
 Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION AS SERVICER FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, ET.AL. nj.bkecf@fedphe.com
 Nicholas V. Rogers on behalf of Creditor STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES BANK NATIONAL ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE et.al. nj.bkecf@fedphe.com
 Rebecca Ann Solarz on behalf of Creditor Embrace Home Loans, Inc. rsolarz@kmlawgroup.com
 Sherri Jennifer Smith on behalf of Creditor STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES BANK NATIONAL ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE CORPORATION ET.AL. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
 Sherri Jennifer Smith on behalf of Creditor STRUCTURED ASSET MORTGAGE INVESTMENTS II INC., BEA TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES BANK NATIONAL ASSOCIATION, AS TRUSTEE, BY PHH MORTGAGE et.al. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
 Steven P. Kelly on behalf of Creditor RoundPoint Mortgage Servicing Corporation skelly@sterneisenberg.com, bkecf@sterneisenberg.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9